

United States Bankruptcy Court
Northern District of Ohio

In re:
Marilyn Molina
Debtor

Case No. 15-14805-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

Date Rcvd: Dec 03, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2015.

db
23829193 +Marilyn Molina, 1642 East 33rd Street, Lorain, OH 44055-1714
+Amerifinancial Solutio, Po Box 602570, Charlotte, NC 28260-2570
23829194 +CBCS, P.O. Box 2589, Columbus, OH 43216-2589
23928867 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: COLUMBIA GAS OF OHIO, PO BOX 117, COLUMBUS, OH 43216-0117)
23829197 +Community Health Partners, 3700 Kolbe Rd., Lorain, OH 44053-1611
23829198 +Commwlth Fin, 245 Main Street, Scranton, PA 18519-1641
23829199 +Contract Callers, Inc., 501 Green St, 3rd Floor, Ste. 302, Augusta, GA 30901-4415
23829201 +First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662
23829202 ++GOLD KEY CREDIT INC, PO BOX 15670, BROOKSVILLE FL 34604-0122
(address filed with court: Goldkey Cred, P O Box 15670, Brooksville, FL 34604)
23829204 +Jprecovery, 20220 Center Ridge #370, Rocky River, OH 44116-3568
23829205 +Lance Acceptance Corp., c/o James M. Doran, Esq., Weltman Weinberg & Reis,
323 W. Lakeside Ave., Ste. 200, Cleveland, OH 44113-1009
23829206 Medicredit, P.O. Box 1629, Maryland Heights, MO 63043-0629
23829207 Mercy CHP Reg. Med. Ctr., P.O. Box 740819, Cincinnati, OH 45274-0819
23829208 Mercy Community Reg Med, P.O. Box 740738, Cincinnati, OH 45274-0738
23829209 ++RBC, PO BOX 1548, MANSFIELD OH 44901-1548
(address filed with court: Rbc, Po Box 1548, Mansfield, OH 44901)
23829192 ++William Everett, c/o Thomas J. Connick, Esq., Connick Law LLC, 25201 Chagrin Blvd., #375,
Beachwood, OH 44122-5635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: QRABAUMGART.COM Dec 03 2015 22:28:00 Richard A. Baumgart, Ohio Savings Bank,
1801 East 9th Street, #1100, Cleveland, OH 44114-3169

ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Dec 03 2015 22:48:33 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
23829195 EDI: CBCSI.COM Dec 03 2015 22:28:00 CBCS, P.O. Box 163279, Columbus, OH 43216-3279
23829200 +E-mail/Text: bknotice@erccollections.com Dec 03 2015 22:51:00 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
23829203 E-mail/Text: dleabankruptcy@hrblock.com Dec 03 2015 22:47:54 H&R Block Bank,
P.O. Box 30040, Tampa, FL 33630-3040
23914178 +EDI: RESURGENT.COM Dec 03 2015 22:33:00 Mercy Regional Medical Center,
Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
23829210 +EDI: BLUESTEM.COM Dec 03 2015 22:28:00 Webbank/Fingerhut Fres, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23829196* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas Of Ohio, Revenue Recovery, 200 Civic Center Dr.,
Columbus, OH 43215)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Total Noticed: 23

Date Rcvd: Dec 03, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2015 at the address(es) listed below:

Jeffrey H. Weir, II on behalf of Debtor Marilyn Molina jeffreyweirlaw@gmail.com
Richard A. Baumgart baumgart_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com

TOTAL: 2

Information to identify the case:Debtor 1 **Marilyn Molina**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2161**

EIN _ _ - _ _ _ _ _

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Northern District of Ohio**Case number: **15-14805-aih**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Marilyn Molina
aka Marilyn Cummings12/2/15**By the court:** ARTHUR I HARRIS
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.